AMENDMENTS TO THE CLAIMS

Please amend Claims 1, 11, 23, and 36 as indicated below.

1. (Currently Amended) An apparatus for electronically processing an accounts receivable check received by a merchant, comprising:

a scanning component that scans at least a portion of the check to facilitate the electronic processing of the-a check transaction;

a display component that displays a message to the merchant to facilitate the electronic processing of the check wherein the display queries the merchant whether the check was received in a non-face-to-face manner;

an input component that allows the merchant to provide an input to the apparatus regarding whether the check was received in a non-face-to-face manner; and

a processor which implements at least one user interface function via the display component so as to allow the merchant to convert the accounts receivable check to an electronic transaction file that is transmitted to a check processing service for an authorization process and wherein the processor is configured to tag the electronic transaction file as an account receivable transaction if the check transaction is a non-face-to-face check transaction.

2. (Original) The apparatus of Claim 1, wherein the apparatus comprises a location-base device associated with a merchant.

3. (Original) The apparatus of Claim 2, wherein the location-base device comprises a point-of-sale device.

4. (Original) The apparatus of Claim 1, wherein the at least one user interface function comprises providing the merchant with an option to select an operating mode associated with processing of the accounts receivable check.

5. (Original) The apparatus of Claim 4, wherein the at least one user interface function further comprises prompting for and obtaining from the merchant the amount of the accounts receivable check.

6. (Original) The apparatus of Claim 4, wherein the at least one user interface function further comprises informing the merchant that a receipt will not be issued for the accounts receivable check transaction.

7.   (Original)   The apparatus of Claim 1, wherein the at least one user interface function comprises providing the merchant with an option to batch upload to the check processing service a plurality of image files corresponding to a plurality of converted and authorized check transactions.

8.   (Original) The apparatus of Claim 1, further comprising a communication component configured to allow communication with the check processing service.

9.   (Original)   The apparatus of Claim 8, wherein the check processing service authorizes or declines the check transaction by performing a risk assessment of the check transaction.

10.   (Original)   The apparatus of Claim 8, wherein the communication component communicates with the check processing service in a manner that depends at least on a level of service subscribed by the merchant wherein the level of service includes the check processing service guaranteeing or purchasing check transactions it authorizes thereby assuming at least some of the risk associated with the check transaction.

11.   (Currently Amended) An apparatus for processing a financial transaction, comprising:

a user interface component that interfaces with a user performing the financial transaction to determine whether at least one property of a payment was received in a non-face-to-face manner so as to allow the user to further perform the financial transaction electronically; and

a conversion component that converts the payment into an electronic format and wherein the conversion component tags the financial transaction as an account receivable transaction so as to allow at least a portion of subsequent portion of the financial transaction processing to be performed electronically as an account receivable transaction.

12.   (Original)   The apparatus of Claim 11, wherein the financial transaction comprises a check transaction involving a merchant.

13.   (Original)   The apparatus of Claim 12, wherein the non-face-to-face payment comprises an accounts receivable check received by the merchant.

14.   (Original) The apparatus of Claim 13, wherein the conversion component includes a scanning component adapted to scan at least a portion of the accounts receivable check to facilitate the electronic processing of the accounts receivable check.

15.   (Original) The apparatus of Claim 13, wherein the at least one property of the accounts receivable check comprises the merchant selecting an operating mode associated with processing of the accounts receivable check.

16.   (Original) The apparatus of Claim 13, wherein the at least one property of the accounts receivable check comprises the amount of the check.

17.   (Original) The apparatus of Claim 13, wherein the at least one property of the accounts receivable check comprises a determination that a receipt will not be issued for the accounts receivable check transaction.

18.   (Original) The apparatus of Claim 12, wherein the user interface component further comprises a communication component configured to communicate with a check processing service.

19.   (Original) The apparatus of Claim 18, wherein the check processing service determines whether to authorize or decline the check transaction.

20.   (Original) The apparatus of Claim 19, wherein determining whether to authorize or decline the check transaction includes performing a risk assessment of the check transaction.

21.   (Original) The apparatus of Claim 19, wherein determining whether to authorize or decline the check transaction depends at least to some degree on a level of service subscribed by the merchant.

22.   (Original) The apparatus of Claim 21, wherein the level of service includes the check processing service guaranteeing or purchasing check transactions it authorizes thereby assuming at least some of the risk associated with the check transaction.

23.   (Currently Amended) A method of processing a financial transaction, the method comprising:

interfacing with a user performing the financial transaction to determine whether at least one property of a payment was received in a non-face-to-face

-4-

manner so as to allow the user to further perform the financial transaction electronically; ~~and~~

converting the payment into an electronic format; and

tagging the financial transaction to indicate that the financial transaction is an account receivable transaction so as to allow at least a portion of subsequent financial transaction processing to be performed electronically.

24.   (Original)   The method of Claim 23 wherein the financial transaction comprises a check transaction involving a merchant.

25.   (Original) The method of Claim 24, wherein the non-face-to-face payment comprises an accounts receivable check received by the merchant.

26.   (Original)   The method of Claim 25, wherein interfacing comprises prompting the user for an input.

27.   (Original)   The method of Claim 25, wherein converting comprises scanning at least a portion of the accounts receivable check to facilitate the electronic processing of the accounts receivable check.

28.   (Original) The method of Claim 25, wherein the at least one property of the accounts receivable check comprises the merchant selecting an operating mode associated with processing of the accounts receivable check.

29.   (Original) The method of Claim 25, wherein the at least one property of the accounts receivable check comprises the amount of the check.

30.   (Original) The method of Claim 25, wherein the at least one property of the accounts receivable check comprises a determination that a receipt will not be issued for the accounts receivable check transaction.

31.   (Original)   The method of Claim 24, further comprising communicating with a check processing service.

32.   (Original) The method of Claim 31, wherein the check processing service determines whether to authorize or decline the check transaction.

33.   (Original)   The method of Claim 32, wherein determining whether to authorize or decline the check transaction includes performing a risk assessment of the check transaction.

34.   (Original)   The method of Claim 32, wherein determining whether to authorize or decline the check transaction depends at least to some degree on a level of service subscribed by the merchant.

35.   (Original)   The method of Claim 34, wherein the level of service includes the check processing service guaranteeing or purchasing check transactions it authorizes thereby assuming at least some of the risk associated with the check transaction.

36.   (Currently Amended) An apparatus for performing a financial transaction, comprising:

a first means for interfacing with a user performing the financial transaction to determine whether at least one property of a payment was received in a non-face-to-face manner so as to allow the user to further perform the financial transaction electronically; and

a second means for tagging the check transaction as an account receivable transaction and performing the financial transaction electronically.

37.   (Original)   The apparatus of Claim 36, wherein the financial transaction comprises a check transaction involving a merchant.

38.   (Original)   The apparatus of Claim 37, wherein the non-face-to-face payment comprises an accounts receivable check received by the merchant.

39.   (Original)   The apparatus of Claim 37, wherein the second means includes a scanning component adapted to scan at least a portion of the accounts receivable check to facilitate the electronic processing of the accounts receivable check.

40.   (Original) The apparatus of Claim 39, wherein the second means further comprises a communication component configured to communicate with a check processing service.

41.   (Original)   The apparatus of Claim 40, wherein the check processing service determines whether to authorize or decline the check transaction.

42.   (Original)   The apparatus of Claim 41, wherein determining whether to authorize or decline the check transaction includes performing a risk assessment of the check transaction.

43. (Original) The apparatus of Claim 41, wherein determining whether to authorize or decline the check transaction depends at least to some degree on a level of service subscribed by the merchant.

44. (Original) The apparatus of Claim 43, wherein the level of service includes the check processing service guaranteeing or purchasing check transactions it authorizes thereby assuming at least some of the risk associated with the check transaction.